

Information to identify the case:

Debtor 1 Cheri L. Bilyard
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: 20-16112-KCF

Social Security number or ITIN xxx-xx-4384
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Cheri L. Bilyard

8/14/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
United States Bankruptcy Court
District of New JerseyIn re:
Cheri L. Bilyard
DebtorCase No. 20-16112-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 24

Date Rcvd: Aug 14, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 16, 2020.

db #+Cheri L. Bilyard, 120 Pearl Street, Mount Holly, NJ 08060-1816
 518820224 +Citibank/Best Buy, Po Box 6497, Sioux Falls, SD 57117-6497
 518820223 +Citibank/Best Buy, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
 518820228 +EnerBankUSA, 1245 E Brickyard, Salt Lake City, UT 84106-2559
 518820227 +EnerBankUSA, Attn: Bankruptcy, 1245 Brickyard Rd Ste 600, Salt Lake City, UT 84106-2562
 518820230 #+Kristen Fowler, 120 Peal Street, Mount Holly, NJ 08060-1816
 518820232 +Midland Mortgage Co, Pob 268959, Oklahoma City, OK 73126-8959
 518820231 +Midland Mortgage Co, Attn: Customer Service/Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
 518820233 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245
 (address filed with court: State of New Jersey, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Aug 15 2020 01:29:33 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
 smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Aug 15 2020 01:29:28 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
 518820216 +EDI: GMACFS.COM Aug 15 2020 04:28:00 Ally, Po Box 380901, Bloomington, MN 55438-0901
 518820215 +EDI: GMACFS.COM Aug 15 2020 04:28:00 Ally, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
 518820218 +E-mail/Text: bk@avant.com Aug 15 2020 01:30:11 Avant, 222 N. Lasalle St, Chicago, IL 60601-1003
 518820217 +E-mail/Text: bk@avant.com Aug 15 2020 01:30:11 Avant, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
 518820220 +EDI: CAPITALONE.COM Aug 15 2020 04:28:00 Capital One, Po Box 30281, Salt Lake City, UT 84130-0281
 518820219 +EDI: CAPITALONE.COM Aug 15 2020 04:28:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
 518820221 +EDI: CITICORP.COM Aug 15 2020 04:28:00 Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
 518820222 +EDI: CITICORP.COM Aug 15 2020 04:28:00 Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
 518820226 EDI: DISCOVER.COM Aug 15 2020 04:28:00 Discover Financial, Pob 15316, Wilmington, DE 19850
 518820225 +EDI: DISCOVER.COM Aug 15 2020 04:28:00 Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
 518820229 EDI: IRS.COM Aug 15 2020 04:28:00 Internal Revenue Service, Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
 518820234 +EDI: RMSC.COM Aug 15 2020 04:28:00 Synchrony Bank/ Old Navy, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
 518820235 +EDI: RMSC.COM Aug 15 2020 04:28:00 Synchrony Bank/ Old Navy, Po Box 965005, Orlando, FL 32896-5005

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
While the notice was still deliverable, the notice recipient was advised to update its address with the court
immediately.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 16, 2020

Signature: /s/Joseph Speetjens

District/off: 0312-3

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 24

Date Rcvd: Aug 14, 2020

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 14, 2020 at the address(es) listed below:

Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ax
osfs.com
Daniel E. Straffi on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com,
G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.ax
osfs.com
Denise E. Carlon on behalf of Creditor MIDFIRST BANK dcarlon@kmllawgroup.com,
bkgroup@kmllawgroup.com
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov
Warren S. Jones, Jr. on behalf of Debtor Cheri L. Bilyard email@warrensjones.com,
r46134@notify.bestcase.com;robert@warrensjones.com

TOTAL: 5